

**Information to identify the case:**

Debtor 1 Gary W. Marker  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Jan W. Roman Marker  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 15-15303-JKS

Social Security number or ITIN xxx-xx-8377

EIN -----

Social Security number or ITIN xxx-xx-4182

EIN -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary W. Marker

Jan W. Roman Marker  
aka Jan W. Marker, aka Jan W. Roman

7/10/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary W. Marker  
Jan W. Roman Marker  
Debtors

Case No. 15-15303-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 52

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db/jdb +Gary W. Marker, Jan W. Roman Marker, 17 Tourne Road, Boonton, NJ 07005-8823  
cr +Financial Freedom, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927  
515405802 +Cabelas Worlds Foremost Bank, 4800 NW 1st Street Suite 300, Lincoln, NE 68521-4463  
515405811 +Exxon/Mobil, PO Box 6404, Sioux Falls, SD 57117-6404  
515405812 LWD Benefit Payment Control, PO Box 650, Trenton, NJ 08646-0650  
515405816 Saint Clare's Hospital, Attn: Celentano Stadtmauer & Walentowicz, PO Box 2594,  
Clifton, NJ 07015-2594  
515405815 +Saint Clare's Hospital, PO Box 35577, Newark, NJ 07193-5577  
515405819 +Santander Bank, PO Box 841002, MA1-MB3-01-09, Boston, MA 02284-1002  
515405818 +Santander Bank, 450 Penn Street, Reading, PA 19602-1011  
515428060 +Santander Bank, N.A., 601 Penn St., 10-6438-FB7, Reading, PA 19601-3563  
515405820 +St. Clares Health System, Attn: Celentano Stadtmauer & Walentowicz,  
1035 Rt. 46 E., Ste. 208, PO Box 2594, Clifton, NJ 07015-2594  
515562486 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2020 01:15:44 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2020 01:15:35 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515405803 +EDI: CAPITALONE.COM Jul 11 2020 04:08:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
515557062 +E-mail/Text: bankruptcy@cavps.com Jul 11 2020 01:16:22 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515405807 +EDI: CITICORP.COM Jul 11 2020 04:08:00 Citi Cards/Citibank, PO Box 6241,  
Sioux Falls, SD 57117-6241  
515405808 +EDI: CITICORP.COM Jul 11 2020 04:08:00 Citibank/Radio Shack, PO Box 6497,  
Sioux Falls, SD 57117-6497  
515405809 +EDI: WFNNB.COM Jul 11 2020 04:08:00 Comenity Capital Bank-HSN, Attn: Bankruptcy Dept.,  
PO Box 183043, Columbus, OH 43218-3043  
515405810 +E-mail/Text: electronicbkbydocs@nelnet.net Jul 11 2020 01:15:47 Dept of Education/Nelnet,  
121 S 13th St, Lincoln, NE 68508-1904  
515405804 EDI: JPMORGANCHASE Jul 11 2020 04:08:00 Chase, PO Box 15298, Wilmington, DE 19850  
515405805 EDI: JPMORGANCHASE Jul 11 2020 04:08:00 Chase BP Private Label, PO Box 15298,  
Wilmington, DE 19850  
515405806 EDI: JPMORGANCHASE Jul 11 2020 04:08:00 Chase Home Mortgage, PO Box 24696,  
Columbus, OH 43224  
515649567 EDI: JPMORGANCHASE Jul 11 2020 04:08:00 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION,  
CHASE RECORDS CENTER, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203  
516319525 EDI: JPMORGANCHASE Jul 11 2020 04:08:00 JPMorgan Chase Bank, NA, Chase Records Center,  
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203  
515405813 +EDI: TSYS2.COM Jul 11 2020 04:08:00 Macys, PO Box 8218, Mason, OH 45040-8218  
515405814 +EDI: RMSC.COM Jul 11 2020 04:08:00 Old Navy, PO Box 965004, Orlando, FL 32896-5004  
515996392 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
515996393 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
515657416 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o Dicks Dual Card,  
POB 41067, Norfolk VA 23541  
515657452 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,  
POB 41067, Norfolk VA 23541  
515652415 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC,  
c/o Jc Penney Rewards Mastercard, POB 41067, Norfolk VA 23541  
515657418 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC,  
c/o Lowes Visa Rewards, POB 41067, Norfolk VA 23541  
515657457 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o Old Navy,  
POB 41067, Norfolk VA 23541  
515652389 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o Toys R Us,  
POB 41067, Norfolk VA 23541  
515657459 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Master Card, POB 41067, Norfolk VA 23541  
515495280 EDI: Q3G.COM Jul 11 2020 04:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
515405821 +EDI: RMSC.COM Jul 11 2020 04:08:00 SYNCB/Dicks, PO Box 965005, Orlando, FL 32896-5005  
515405822 +EDI: RMSC.COM Jul 11 2020 04:08:00 SYNCB/JC Penney, PO Box 965007,  
Orlando, FL 32896-5007  
515405823 +EDI: RMSC.COM Jul 11 2020 04:08:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
515405824 +EDI: RMSC.COM Jul 11 2020 04:08:00 SYNCB/Old Navy, PO Box 965005,  
Orlando, FL 32896-5005

District/off: 0312-2

User: admin  
Form ID: 3180W

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Date Rcvd: Jul 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515405825 +EDI: RMSC.COM Jul 11 2020 04:08:00 SYNCB/Toys R US, PO Box 965005,  
Orlando, FL 32896-5005  
515405826 +EDI: RMSC.COM Jul 11 2020 04:08:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
515463488 EDI: SALLIEMAE BANK.COM Jul 11 2020 04:08:00 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
515405817 +EDI: SALLIEMAE BANK.COM Jul 11 2020 04:08:00 Sallie Mae, 300 Continental Drive,  
Newark, DE 19713-4322  
515405827 EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Financial Services, 4 Gatehall Drive,  
Parsippany, NJ 07054  
515405828 EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Motor Credit Corp., 4 Gatehall Drive Suite 350,  
Parsippany, NJ 07054  
518611405 +E-mail/Text: electronicbkydocs@nelnet.net Jul 11 2020 01:15:47 U.S. Department of Education,  
c/o Nelnet, 121 S. 13th St., Suite 201, Lincoln, NE 68508-1911  
515431141 +E-mail/Text: electronicbkydocs@nelnet.net Jul 11 2020 01:15:47 U.S. Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
515648593 EDI: CAPITALONE.COM Jul 11 2020 04:08:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,  
PO BOX 82609, LINCOLN, NE 68501-2609  
515638082 EDI: ECAST.COM Jul 11 2020 04:08:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262  
515601876 EDI: ECAST.COM Jul 11 2020 04:08:00 eCAST Settlement Corporation, assignee,  
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +ECast Settlement Corp., POB 29262, New York, NY 10087-9262  
516868802\* eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedphe.com  
David A. Ast on behalf of Joint Debtor Jan W. Roman Marker david@astschmidtlaw.com,  
info@astschmidtlaw.com;robert@astschmidtlaw.com;astecf@gmail.com  
David A. Ast on behalf of Debtor Gary W. Marker david@astschmidtlaw.com,  
info@astschmidtlaw.com;robert@astschmidtlaw.com;astecf@gmail.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Justin Plean on behalf of Creditor Financial Freedom jplean@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Marie-Ann Greenberg magecf@magrue.com  
Patrick O. Lacsina on behalf of Creditor Financial Freedom, PATRICK.LACSINA@GMAIL.COM  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com  
TOTAL: 9